

United States Bankruptcy Court  
District of New HampshireIn re:  
James Cleaveland  
DebtorCase No. 16-10436-BAH  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0102-1

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 39

Date Rcvd: Jul 07, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2016.

db  
 2892027 +James Cleaveland, 63 Emerald Street #458, Keene, NH 03431-3626  
 2892030 +AVICORE Reporting, 814 Elm St, Suite 400, Manchester, NH 03101-2109  
 2892031 Citicards, PO Box 9001037, Louisville, KY 40290-1037  
 2898665 City of Keene, PO Box 544, Keene, NH 03431-0544  
 2892032 +City of Keene, Office of the City Attorney, 3 Washington Street, Keene, NH 03431-3124  
 2892033 +Conan Salada, 132 Kennedy Dr, Keene, NH 03431-4826  
 2892033 Credit One Credit Card, PO Box 98872, Las Vegas, NV 89193-8872  
 2895999 +Fairpoint Communications, 521 East Morehead St., Charlotte, NC 28202-2631  
 2892038 +George Trahan, 135 Old Homestead Highway, North Swanzey, NH 03431-4400  
 2892039 +Ian Freeman, 73 Leverett St, Keene, NH 03431-2420  
 2892041 +Mark Edge, 73 Leverett St, Keene, NH 03431-2420  
 2892042 +Mason Cleaveland, 2248 Coppersmith Square, Reston, VA 20191-2321  
 2892043 Paypal Personal Credit, PO Box 105658, Atlanta, GA 30348-5658  
 2894405 Public Service of, New Hampshire, DBA Eversource, PO Box 2899, Hartford, CT 06101-8307  
 2892044 +Schuyler Rice, 238 Base Hill Rd, Unit 70, Keene, NH 03431-5930  
 2892045 +Shire Free Church, 73 Leverett St, Keene, NH 03431-2420  
 2892046 +Simmons First, PO Box 6609, Pine Bluff, AR 71611-6609  
 2892047 Stamps Dot Com, PO Box 202928, Dallas, TX 75320-2928  
 2892048 Steve Zemanak, 161 Ashuelot St, Winchester, NH 03470-2723  
 2892051 Synchrony Bank Dicks, PO Box 965036, Orlando, FL 32896-5036, Target Card Services,  
 PO Box 660170, Dallas, TX 75266-0170  
 2892055 Travelers Insurance, PO Box 660317, Dallas, TX 75266-0317

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

2892028 +EDI: CAPITALONE.COM Jul 07 2016 19:03:00 Capital One, PO Box 70886,  
 Charlotte, NC 28272-0886  
 2898707 EDI: CAPITALONE.COM Jul 07 2016 19:03:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 2892029 +EDI: CHASE.COM Jul 07 2016 19:03:00 Chase Amazon Card, PO Box 15298,  
 Wilmington, DE 19850-5298  
 2892034 EDI: DISCOVER.COM Jul 07 2016 19:03:00 Discover, PO Box 71084, Charlotte, NC 28272-1084  
 2894071 +EDI: DISCOVER.COM Jul 07 2016 19:03:00 Discover Bank, Discover Products INC,  
 P.O. Box 3025, New Albany Ohio 43054-3025  
 2892035 E-mail/Text: bankruptcynotices@eversource.com Jul 07 2016 19:06:04 Eversource,  
 PO Box 650047, Dallas, TX 75265-0047  
 2892036 E-mail/Text: bkim@fairpoint.com Jul 07 2016 19:05:52 Fairpoint Communications,  
 PO Box 11021, Lewiston, ME 04243-9472  
 2892037 EDI: CCS.COM Jul 07 2016 19:03:00 Geico Casualty Company, Payment Processing Center,  
 PO Box 55126, Boston, MA 02205-5126  
 2892040 +E-mail/Text: kabbagebankruptcy@brantonlawfirm.com Jul 07 2016 19:06:06 Kabbage,  
 PO Box 77081, Atlanta, GA 30357-1081  
 2904128 +EDI: RESURGENT.COM Jul 07 2016 19:03:00 PYOD, LLC its successors and assigns as assignee,  
 of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
 2892049 EDI: RMSC.COM Jul 07 2016 19:03:00 Synchrony Bank, Rewards of Sport, PO Box 960012,  
 Orlando, FL 32896-0012  
 2892050 EDI: RMSC.COM Jul 07 2016 19:03:00 Synchrony Bank Amazon, PO Box 960013,  
 Orlando, FL 32896-0013  
 2892052 EDI: TDBANKNORTH.COM Jul 07 2016 19:03:00 TD Bank, PO Box 84037,  
 Columbus, GA 31908-4037  
 2892053 EDI: WTRRNBNK.COM Jul 07 2016 19:03:00 TD Bank Target Credit, 3701 Wayzata Blvd,  
 Minneapolis, MN 55416-3401  
 2892054 E-mail/Text: dl-ral-collectionshelpdesk2@twcable.com Jul 07 2016 19:06:00 Time Warner Cable,  
 PO Box 70872, Charlotte, NC 28272-0872  
 2892056 EDI: USAA.COM Jul 07 2016 19:03:00 USAA Credit Card, PO Box 47504,  
 San Antonio, TX 78265-7504  
 2892057 +EDI: USAA.COM Jul 07 2016 19:03:00 USAA Savings Bank, 10750 McDermott Freeway,  
 San Antonio, TX 78288-1600  
 2892098 E-mail/Text: mdelorey@labor.state.nh.us Jul 07 2016 19:05:56 Wage and Hour Administrator,  
 NH Department of Labor, PO Box 2076, Concord, NH 03302-2076

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0102-1

User: admin  
Form ID: 318

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 09, 2016

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2016 at the address(es) listed below:

Michael S. Askenaizer trustee@askenaizer.com, NH07@ecfcbis.com  
Office of the U.S. Trustee USTPRegion01.MR.ECF@usdoj.gov

TOTAL: 2

<b>Information to identify the case:</b>					
Debtor 1	<b>James Cleaveland</b>			Social Security number or ITIN	<b>xxx-xx-4555</b>
	First Name	Middle Name	Last Name	EIN	__-____
Debtor 2				Social Security number or ITIN	____
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-____
United States Bankruptcy Court <b>District of New Hampshire Live Database</b>					
Case number: <b>16-10436-BAH</b>					

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

James Cleaveland  
dba Lightspeed Tax Service

July 7, 2016

**By the court:** /s/ Bruce A. Harwood  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**